

# Relocating to Moncton from Ontario

Everything an Ontario buyer needs to know before making the move: real cost comparisons, neighbourhood fit, the remote-purchase process, and a step-by-step relocation timeline.

**36%**

Cheaper than  
Toronto

**\$386K**

Avg. Moncton  
Home Price

**200+**

Relocation Buyers  
Assisted

**16+**

Years Local  
Experience

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**Richard Wontorra, REALTOR®**

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# Why Ontario Buyers Are Choosing Moncton

Moncton has added over 27,000 new residents since 2021, driven largely by interprovincial migration from Ontario and BC. The reason is straightforward: for the price of a Toronto condo down payment, most buyers can purchase a detached family home here outright, or put 20% down with a mortgage payment smaller than their old rent.

|                         | Toronto            | Moncton           |
|-------------------------|--------------------|-------------------|
| Average Home Price      | \$1,100,000+       | \$386,000         |
| Average 1BR Rent        | ~\$2,400/mo        | ~\$1,200/mo       |
| Overall Cost of Living  | Highest in Canada  | 36% below Toronto |
| Monthly Food (1 person) | ~\$500–\$600       | ~\$443            |
| Average Commute         | 45–90 min each way | 10–20 min         |
| Sales Tax               | 13% HST            | 15% HST (NB)      |

**\$700,000+** — roughly how much less the average Moncton home costs than the average Toronto home. Even after adjusting for slightly lower average salaries, most Toronto families come out dramatically ahead financially within 2–3 years of relocating.

## Moncton's Job Market

The Moncton-Richibucto region added 6,900 jobs in 2024, a 5.5% growth rate that led every economic region in New Brunswick. Roughly 136,200 people are now employed across Greater Moncton, with strong ongoing demand in these sectors:

- **Healthcare** — Vitalité and Horizon Health Networks are major regional employers, with steady demand for nurses, physicians, and allied health staff.
- **ICT & Tech** — A growing base in cybersecurity, gaming/animation, and fintech, with one of the lowest-cost tech environments in North America.
- **Financial Services** — Home to major insurers and regional bank operations, including Assumption Life.
- **Transportation & Logistics** — 180+ operating firms; Moncton is Atlantic Canada's distribution hub.
- **Construction & Trades** — Strong, sustained demand tied to housing growth and infrastructure spending.

For remote workers, Moncton is increasingly a destination in its own right: fast fibre internet, low cost of living, and a genuinely livable mid-sized city.

# Where Should You Live? A Newcomer's Neighbourhood Guide

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Greater Moncton is made up of three municipalities — Moncton, Riverview, and Dieppe — plus surrounding communities like Shediac. Here's how each fits different priorities coming from Ontario.

|                                                  |                               |                                                                                                                                                                                    |
|--------------------------------------------------|-------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Moncton (City)</b><br>Most Affordable         | ~\$386,000                    | The urban core, with the widest price range and housing stock. Best for buyers who want the most options at the lowest price point, with strong access to services and employment. |
| <b>Riverview</b><br>Best for Families            | ~\$430,000                    | Quiet, green, and 29% below the NB crime average. Connected to Moncton by two bridges, a 5–10 minute commute. Larger lots, strong schools, 80% homeownership rate.                 |
| <b>Dieppe</b><br>Fastest Growing                 | ~\$480,000                    | Atlantic Canada's fastest-growing city. Newer construction, a bilingual community, 34% below-average crime rate, and above-average household incomes.                              |
| <b>Shediac</b><br>Coastal Lifestyle              | ~\$479,000                    | 25 minutes east of Moncton on the Northumberland Strait, home to Parlee Beach, the warmest saltwater beach in Atlantic Canada. Popular with remote workers.                        |
| <b>Hillegrade / Mapleton</b><br>New Construction | From<br>\$450,000             | Active new-build areas within Moncton city limits. A strong fit for buyers coming from suburban Ontario who want a modern home with a double garage and open-concept layout.       |
| <b>Downtown Moncton</b><br>Urban / Walkable      | From<br>\$250,000<br>(condos) | A walkable core with restaurants, arts venues, and the Highfield Square development. Suited to young professionals or empty-nesters who want an active urban lifestyle.            |

# Schools & Family Life in Greater Moncton

For families with children, school quality is often the deciding factor. Greater Moncton offers both English and French-language public systems, an option most Ontario communities don't have.

| System                                        | Coverage                                                                                                                  |
|-----------------------------------------------|---------------------------------------------------------------------------------------------------------------------------|
| <b>Anglophone East School District</b>        | English-language K–12, serving Moncton and Riverview, including Riverview High School.                                    |
| <b>District scolaire francophone Sud</b>      | French-language K–12, serving Dieppe and French-speaking communities across Greater Moncton.                              |
| <b>French Immersion Programs</b>              | Available at several Greater Moncton schools, a popular option for English-speaking families.                             |
| <b>Université de Moncton</b>                  | One of Canada's largest French-language universities; strong programs in business, engineering, law, and health sciences. |
| <b>Mount Allison University</b>               | 45 minutes away in Sackville, NB; consistently ranked Canada's top primarily-undergraduate university by Maclean's.       |
| <b>New Brunswick Community College (NBCC)</b> | Trades, technology, and professional programs with strong local placement rates.                                          |

## Family Life Beyond School

Greater Moncton punches above its weight for family amenities: a strong minor sports culture (hockey, soccer, baseball), excellent trail systems including the Riverview waterfront trail, Magnetic Hill Zoo, Parlee Beach within 25 minutes, and a growing arts and culture scene anchored by the Capitol Theatre and the Moncton Museum. The pace of life is noticeably slower than Toronto, in a good way.

## Healthcare for New Residents

New Brunswick has a 90-day waiting period before provincial Medicare coverage begins for new residents, so it's important to maintain your existing provincial coverage during the transition. Finding a family doctor can take time due to waitlists; start this process as early as possible. The area is served by the Dr. Georges-L.-Dumont University Hospital Centre and the Moncton Hospital, both offering full acute care services.

# Can You Buy a Home Without Visiting First? Yes.

Many of Richard's relocating clients from Ontario don't see their home in person until possession day. Here's how the remote purchase process works, start to finish.

|                                       |                                                                                                                                                                 |
|---------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>1. Define your search</b>          | A short call to establish budget, must-haves, and target neighbourhoods based on your Ontario priorities and what actually translates to Greater Moncton.       |
| <b>2. Get pre-approved</b>            | Connect with a mortgage broker familiar with interprovincial moves so your financing is ready before you're competing for a home.                               |
| <b>3. Virtual tours</b>               | Richard conducts live video walkthroughs of shortlisted properties, with detailed written assessments of condition, layout, and neighbourhood fit for each one. |
| <b>4. Make an offer</b>               | Offers, conditions, and negotiation happen the same way as an in-person purchase, just coordinated remotely by phone, video, and e-signature.                   |
| <b>5. Inspection &amp; conditions</b> | A local licensed inspector attends in person; Richard reviews the report with you by video and helps negotiate any repairs or credits.                          |
| <b>6. Closing</b>                     | Your NB lawyer handles the title search and closing remotely. Funds are wired ahead of possession day; documents are signed electronically or by mail-away.     |
| <b>7. Possession day</b>              | Richard does a final walkthrough on your behalf if you can't be there, and keys are ready the moment you arrive (or are couriered/held for pickup).             |

**If you can visit, even for a weekend** — Richard will arrange a focused neighbourhood tour to help you get oriented before you commit. It isn't required, but it helps many buyers feel confident about their choice.

# Your Moncton Moving Checklist

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Use this checklist to track your relocation from first research to settling in.

## 3–6 Months Before Moving

- Research Greater Moncton neighbourhoods and decide between Moncton, Riverview, Dieppe, or Shediac
- Book a free consultation with Richard Wontorra to discuss budget and timeline
- Get pre-approved for a New Brunswick mortgage through a local broker
- Research schools in your target neighbourhood if you have children
- Start viewing homes virtually via MLS® with custom search alerts
- If renting first, research the rental market and arrange temporary accommodation

## 1–3 Months Before Moving

- Visit Moncton in person if possible, for neighbourhood tours
- Make an offer and complete the inspection
- Book a moving company; long-distance movers fill up quickly in spring and summer
- Notify your employer, bank, and Canada Post of your new address
- Research NB vehicle insurance rates and transfer requirements
- Find a Moncton family doctor or GP; waitlists can be long, so start early

## Closing Week

- Transfer closing funds to your NB lawyer (land transfer tax, legal fees, down payment balance)
- Arrange home insurance effective on possession date
- Set up NB Power, water, and internet at your new address
- Do a final walkthrough of the property before closing
- Sign final documents with your lawyer and receive keys on possession day

## After You Arrive

- Update your NB driver's licence (required within 90 days of becoming a resident)
- Register your vehicle in New Brunswick
- Apply for your NB Medicare health card (90-day waiting period for new residents)
- Register children in school for the upcoming semester
- Update your address with CRA for tax purposes

# Frequently Asked Questions

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## Is Moncton a good place to live if you're moving from Toronto?

Yes. Thousands of Toronto-area families make this move every year. Moncton offers a detached family home for roughly a third of the Toronto average price, a 10–20 minute average commute instead of 45–90 minutes, and a genuine community atmosphere. The tradeoff is a smaller city with fewer big-city amenities, but most people who make the move say the quality-of-life gain far outweighs what they give up.

## Can I buy a home in Moncton without visiting first?

Yes. Richard does this regularly with out-of-province buyers, using live video walkthroughs, detailed written property assessments, and a fully remote purchase process. Many relocating clients don't see their home in person until possession day.

## Is the job market in Moncton strong enough to relocate for?

Moncton's job market is one of the strongest in Atlantic Canada. The Moncton-Richibucto region led all NB economic regions with 5.5% job growth in 2024, adding 6,900 positions. Key sectors include healthcare, ICT, financial services, transportation, and construction. For remote workers, Moncton's affordability and infrastructure make it one of Canada's best remote-work locations.

## What is the healthcare situation for new residents?

New Brunswick has a 90-day waiting period before provincial Medicare coverage begins, so keep your existing provincial coverage active during the transition. Start the family doctor search early, as waitlists can be long. The area is served by the Dr. Georges-L.-Dumont University Hospital Centre and the Moncton Hospital.

## Ready to Make the Move to Moncton?

Talk to a relocation specialist who has helped hundreds of families move to Greater Moncton, and can guide you through the entire process from anywhere in Canada. Free, no obligation, no pressure.

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